

June 25, 2019

The Honorable Richard Neal  
Chairman  
U.S. House of Representatives  
Committee on Ways and Means  
1102 Longworth House Office Building  
Washington, DC 20515

The Honorable Kevin Brady  
Ranking Member  
U.S. House of Representatives  
Committee on Ways and Means  
1139 Longworth House Office Building  
Washington, DC 20515

Dear Chairman Neal and Ranking Member Brady:

The undersigned organizations share a commitment to advancing the health and economic security of older adults, people with disabilities, their families, and caregivers. Together, we support and represent the 60 million Americans who rely on Medicare to access affordable, high-quality health care.

We write today to thank you for your ongoing bipartisan efforts to strengthen the Medicare program. In particular, we applaud the inclusion of the bipartisan, bicameral Beneficiary Enrollment Notification and Eligibility Simplification (BENES) Act (H.R. 2477) in the Beneficiary Education Tools Telehealth & Extenders (BETTER) Act of 2019 (H.R. 3417).

The BENES Act is urgently needed to modernize and simplify the Medicare Part B enrollment process. Currently, far too many people make honest mistakes when trying to understand and navigate this confusing system. The consequences of such missteps are significant—including late enrollment penalties, higher out-of-pocket health care costs, gaps in coverage, and barriers to accessing needed services.

In 2018, an estimated 760,000 people with Medicare were paying a Part B Late Enrollment Penalty (LEP), with the average LEP amounting to nearly a 28% increase in their monthly premium.<sup>1</sup> In addition to this considerable financial burden, older adults and people with disabilities often face disruptions in care continuity, unexpected health expenses, and lack of coverage because of mismanaged Medicare transitions.

The BENES Act would help prevent costly enrollment errors. As recommended by MedPAC in its June 2019 report to Congress, the bill would fill long-standing gaps in outreach and education by directing the federal government to notify individuals approaching Medicare eligibility about basic enrollment rules.<sup>2</sup> It would also update enrollment timelines to eliminate needless breaks in coverage, and inform future policymaking on enrollment period alignment. Together, these changes would improve the health and financial well-being of current and future Medicare beneficiaries.

With 10,000 people reaching Medicare eligibility age every day, the BENES Act's commonsense solutions are needed now more than ever.<sup>3</sup> We urge you to prioritize these important reforms for immediate passage.

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<sup>1</sup> Congressional Research Service. "Medicare: Part B Premiums" (April 4, 2019) available at: <https://crsreports.congress.gov/product/pdf/R/R40082>.

<sup>2</sup> Medicare Payment Advisory Commission, "Report to the Congress: Medicare and the Health Care Delivery System" (June 2019) available at: [http://www.medpac.gov/docs/default-source/reports/jun19\\_medpac\\_reporttocongress\\_sec.pdf?sfvrsn=0](http://www.medpac.gov/docs/default-source/reports/jun19_medpac_reporttocongress_sec.pdf?sfvrsn=0).

<sup>3</sup> Glenn Kessler, Washington Post. "Do 10,000 baby boomers retire every day?" (July 24, 2014) available at: [https://www.washingtonpost.com/news/fact-checker/wp/2014/07/24/do-10000-baby-boomers-retire-every-day/?utm\\_term=.342861b35a79](https://www.washingtonpost.com/news/fact-checker/wp/2014/07/24/do-10000-baby-boomers-retire-every-day/?utm_term=.342861b35a79).

Sincerely,

ACCSES  
AFL-CIO  
AgeOptions  
Aging Life Care Association  
Alliance for Aging Research  
Alliance for Retired Americans  
AMDA – The Society for Post-Acute and Long-Term Care Medicine  
American Association on Health and Disability  
American College of Clinical Pharmacy (ACCP)  
American Federation of Government Employees (AFGE)  
American Federation of State, County and Municipal Employees (AFSCME)  
American Foundation for the Blind  
American Geriatrics Society  
American Society on Aging  
Association of University Centers on Disabilities (AUCD)  
Autism Society of America  
B'nai B'rith International  
Better Medicare Alliance  
Blue Shield of California  
BlueCross BlueShield Association (BCBSA)  
Brain Injury Association of America  
California Health Advocates  
Center for Advocacy for the Rights & Interests of the Elderly (CARIE)  
Center for Independence of the Disabled, NY  
Center for Medicare Advocacy  
Community Catalyst  
Community Services Center of Greater Williamsburg  
Compassion & Choices  
Connecticut Alliance for Retired Americans  
CVS Health (formerly Aetna)  
Dialysis Patient Citizens  
Disability Rights Education and Defense Fund (DREDF)  
Disabled In Action of Metro NY  
Domtar  
Easterseals  
Empire Justice Center  
Epilepsy Foundation  
Families USA  
Family & Children Association, Senior Services HIICAP (Nassau County, NY)  
Gerontological Society of America  
Humana  
International Association for Indigenous Aging  
International Union, United Automobile, Aerospace & Agricultural Implement Workers of America  
Justice in Aging  
Lakeshore Foundation  
LeadingAge

Lutheran Services in America  
MAXIMUS  
Medicare Rights Center  
Metro New York Health Care for All  
National Academy of Elder Law Attorneys (NAELA)  
National Active and Retired Federal Employees Association (NARFE)  
National Adult Day Services Association (NADSA)  
National Adult Protective Services Association (NAPSA)  
National Alliance on Mental Illness (NAMI)  
National Association for Home Care & Hospice (NAHC)  
National Association of Area Agencies on Aging (n4a)  
National Association of Health Underwriters (NAHU)  
National Association of Nutrition and Aging Services Programs (NANASP)  
National Association of Social Workers (NASW)  
National Association of State Head Injury Administrators  
National Association of State Long-Term Care Ombudsman Programs (NASOP)  
National Coalition on Health Care (NCHC)  
National Committee to Preserve Social Security and Medicare  
National Consumer Voice for Quality Long-Term Care  
National Consumers League  
National Council on Aging  
National Hispanic Council on Aging (NHCOA)  
National Multiple Sclerosis Society  
National Partnership for Women & Families  
National Patient Advocate Foundation  
New York Legal Assistance Group  
New Yorkers for Accessible Health Coverage  
Partnership to Improve Patient Care (PIPC)  
Program to Improve Care, Altarum  
Service Employees International Union (SEIU)  
Smart Policy Works (formerly Health & Disability Advocates)  
Social Security Works  
Southern Tier Independence Center (STIC)  
The Arc of the United States  
The Jewish Federations of North America  
Third Way  
UAW Retiree Medical Benefits Trust  
United Jewish Organizations of Williamsburg  
Women's Institute for a Secure Retirement (WISER)

CC: All Members of the House Committee on Ways and Means